

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)  
SB-2022-C

Eisenberg Gold & Agrawal, P.C.  
William E. Craig, Esquire  
1040 Kings Highway North #200  
Cherry Hill, NJ 08034  
Attorney for Santander Consumer USA Inc.

In Re:

YVETTE C. JOHNSON



Order Filed on June 3, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 20-23639

Adv. No.

Hearing Date: 5-8-25

Judge: (JKS)

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,  
COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 3, 2025**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Yvette C. Johnson

Case No: 20-23639

Caption of Order: Order for monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of Scott E. Tanne, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2017 Infiniti QX50 bearing vehicle identification number JN1BJ0RR3HM410628.**
- 2. That commencing May 2025, if the Debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 4. That the Debtor is to pay a counsel fee of \$449.00 to Santander Consumer USA Inc. through her Chapter 13 Plan.**